



2617 COLLEGE PARK • P.O. BOX 1706 • SCOTTSBLUFF, NE 69363-1706
PHONE: 800-550-0508 • FAX: 303-728-7648

Via E-mail Address: apboland@yahoo.com
Via Facsimile: 703-896-7601

Alfred Patrick Boland
Alfred P. Boland, Attorney at Law
4000 Legato Road, Suite 1100
Fairfax, VA 22033
703-896-7678

Loan Number: 0021539994
Borrower(s): Siamak Loghmani
Property Address: 4801 Christie Jane Ln
Fairfax, VA 22030

Dear Sir or Madam:

Aurora Bank FSB (Aurora Bank, "we" "us") records indicate you are currently representing the above-referenced borrower(s) in a bankruptcy filing. Aurora Bank has conditionally approved the borrower(s) for a Permanent Loan Modification. We require approval from the Trustee/Bankruptcy Court of the enclosed proposed Loan Modification Agreement and its terms before we can fully approve the borrower(s) for the Loan Modification Agreement.

Please provide Trustee/Bankruptcy Court approval of the proposed Loan Modification as soon as possible. Delays in review and approval of the attached proposed Loan Modification can change the terms listed within the Loan Modification and approval will once again be required. Please fax approval of the proposed Loan Modification or denial of the proposed Loan Modification to 1-866-517-7975.

If you have any questions, please contact us toll free, between the hours of 8 am – 11 pm, Eastern Time, at 1-800-550-0509.

Sincerely,

Loss Mitigation
Aurora Bank

Enclosure: Proposed Loan Modification Agreement



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May 2, 2012

RE: Proposed Modification Terms
Aurora Bank Loan Number: 0021539994
Borrower(s) Last Name: Siamak Loghmani
Property Address: 4801 Christie Jane LN
Fairfax, VA 22030

The above referenced mortgage loan has been reviewed for a modification. The proposed modification terms are listed below.

Modification Information

Modified Balance: \$771,200.00
Modified Interest rate: 3%
Forbearance Amount: \$386,681.33
Balloon Amount: \$197,850.33
Escrowed: Yes
Modification Due Date: 6/1/12
Maturity Date: 06/01/46
Modified P&I: \$2760.78
PITI Payment: \$3799.66

Capitalized Loan Balance – Details

Current Loan Balance: \$998,759.47
Deferred Interest: \$111,927.54
Escrow Advance Balance: \$38,652.60
Corporate Advances: \$7753.75
Outstanding Attorney Fees and Costs: \$240.00
Other Fees: \$20.00
Suspense Balance: \$536.86
Borrower Contribution: \$0
First Trial Period Plan Payment: \$n/a
First Trial Plan Payment Due Date: n/a
Second Trial Period Plan Payment: \$n/a
Second Trial Plan Payment Due Date: n/a
Third Trial Period Plan Payment: \$n/a
Third Trial Plan Payment Due Date: n/a

Step Rate Information

Step 1

Payment Amount: \$2760.78
Interest Rate: 3%
Number of Months: 409
Date Payment Due: 6/1/12

Step 2

Payment Amount: \$3122.74
Interest Rate: 3.875%
Number of Months: 349
Date Payment Due: 6/1/17

Step 3

Payment Amount: \$n/a
Interest Rate: n/a
Number of Months: n/a
Date Payment Due: n/a

Step 4

Payment Amount: \$n/a
Interest Rate: n/a





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Number of Months: n/a
Date Payment Due: n/a

Step 5

Payment Amount: \$n/a
Interest Rate: n/a
Number of Months: n/a
Date Payment Due: n/a

The proposed modification is subject to approval by the Trustee/Bankruptcy Court. The terms are subject to change based on the date approval of the proposed modification terms are received by Aurora Bank. The above referenced terms are effective through 06/01/12.

Sincerely,

A handwritten signature in cursive script that reads "Beverly Strauch".

Beverly Strauch
Aurora Bank

Aurora Bank is a debt collector. Aurora Bank is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.